

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
ANDERSON, BIANCA V. § Case No. 16-16258  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/13/2016 . The undersigned trustee was appointed on 02/23/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 53,248.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	4,805.00
Bank service fees	10.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 48,433.00

The remaining funds are available for distribution.

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<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/01/2017 and the deadline for filing governmental claims was 08/01/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 5,048.36 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 5,048.36 , for a total compensation of \$ 5,048.36 <sup>2</sup> . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 <sup>2</sup> .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/30/2017 By: /s/ R. SCOTT ALSTERDA  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit ACase No: 16-16258 CAD Judge: CAROL A. DOYLE  
Case Name: ANDERSON, BIANCA V.Trustee Name: R. SCOTT ALSTERDA  
Date Filed (f) or Converted (c): 05/13/16 (f)  
341(a) Meeting Date: 02/23/17  
Claims Bar Date: 08/01/17

For Period Ending: 11/30/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Kia Sportage 2010 45000	5,623.00	0.00		0.00	FA
2. Used Furniture	100.00	0.00		0.00	FA
3. Misc Electronics (u)	500.00	0.00		0.00	FA
4. Used clothing and shoes	100.00	0.00		0.00	FA
5. Misc Jewelry (u)	250.00	0.00		0.00	FA
6. Park Federal Checking Acct	0.00	0.00		0.00	FA
7. 2016 Anticipated Tax Refund (u)	581.00	0.00		0.00	FA
8. Employment Discrimination Case (u)	53,248.00	53,248.00		53,248.00	FA

TOTALS (Excluding Unknown Values)	\$60,402.00	\$53,248.00	\$53,248.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/15/17

Current Projected Date of Final Report (TFR): 12/15/17

## FORM 2

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit B

Case No: 16-16258 -CAD  
Case Name: ANDERSON, BIANCA V.

Trustee Name: R. SCOTT ALSTERDA  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*2846 Checking Account (Non-Interest Earn)

Taxpayer ID No: \*\*\*\*\*1199

For Period Ending: 11/30/17

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/29/17	8	Pace Suburban Bus Division of the Regional Transportation Authority 550 West Algonquin Road Arlington Heights, IL 60005	Settlement Funds [Dkt. 45]	1249-000	53,248.00		53,248.00
09/08/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	53,238.00
09/29/17	030001	United States Treasury Department of the Treasury Internal Revenue Service Cincinnati, OH 45999-0148	36-7701199 2017 Form 1041	2810-000		3,193.00	50,045.00
09/29/17	030002	Illinois Department of Revenue P.O. Box 19053 Springfield, IL 62794-9053	36-7701199 2017 IL-1041-V	2820-000		1,612.00	48,433.00

COLUMN TOTALS 53,248.00 4,815.00 48,433.00

Less: Bank Transfers/CD's 0.00 0.00

Subtotal 53,248.00 4,815.00

Less: Payments to Debtors 0.00

Net 53,248.00 4,815.00

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSEMENTS

ACCOUNT BALANCE

Checking Account (Non-Interest Earn - \*\*\*\*\*2846

53,248.00

4,815.00

48,433.00

53,248.00

4,815.00

48,433.00

Page Subtotals

53,248.00

4,815.00

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Page: 2

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Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

/s/ R. SCOTT ALSTERDA

Trustee's Signature: \_\_\_\_\_ Date: 11/30/17

R. SCOTT ALSTERDA

Page Subtotals

0.00

0.00

Exhibit C: - Analysis of Claims Register  
Case 16-16258-CAD ANDERSON, BIANCA V.

Claim #	Date	Pri	Claimant Proof/Category/Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
<b>Ch. 7 Admin Claims</b>								
			R. Scott Alsterda 70 West Madison Street Suite 3500 Chicago, IL 60602-4283 <2100 Trustee Compensation>	5,048.36	5,048.36	0.00	5,048.36	5,048.36
			Nixon Peabody LLP 70 West Madison Street Suite 3500 Chicago, IL 60602 <3110-00 Attorney for Trustee Fees (Trustee)>	7,225.50	7,225.50	0.00	7,225.50	7,225.50
			Nixon Peabody LLP 70 West Madison Street Suite 3500 Chicago, IL 60602 <3120-00 Attorney for Trustee Expenses (Trus)>	60.20	60.20	0.00	60.20	60.20
			Kutchins, Robbins & Diamond, Ltd. c/o Lois West 35 East Wacker Drive, Suite 690 Chicago, IL 60601 <3410-00 Accountant for Trustee Fees (Other)>	1,300.50	1,300.50	0.00	1,300.50	1,300.50
<b>Total for Priority</b>				<b>13,634.56</b>	<b>13,634.56</b>	<b>0.00</b>	<b>13,634.56</b>	<b>13,634.56</b>
<b>100.00 % Paid</b>				<b>13,634.56</b>	<b>13,634.56</b>	<b>0.00</b>	<b>13,634.56</b>	<b>13,634.56</b>
<b>Total for Ch. 7 Admin Claims</b>				<b>13,634.56</b>	<b>13,634.56</b>	<b>0.00</b>	<b>13,634.56</b>	<b>13,634.56</b>
<b>Priority Claims</b>								
00000 1A	05/25/16	040	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317 <5800-00 Claims of Governmental Units - 507(>	533.68	533.68	0.00	533.68	533.68
00000 4A	10/28/16	040	Illinois Department of Revenue Bankruptcy Section PO Box 19035 Springfield, IL 62794-9035 <5800-00 Claims of Governmental Units - 507(>	510.16	510.16	0.00	510.16	510.16
<b>Total for Priority 040</b>				<b>1,043.84</b>	<b>1,043.84</b>	<b>0.00</b>	<b>1,043.84</b>	<b>1,043.84</b>
<b>100.00 % Paid</b>				<b>1,043.84</b>	<b>1,043.84</b>	<b>0.00</b>	<b>1,043.84</b>	<b>1,043.84</b>
<b>Total for Priority Claims</b>				<b>1,043.84</b>	<b>1,043.84</b>	<b>0.00</b>	<b>1,043.84</b>	<b>1,043.84</b>
<b>Unsecured Claims</b>								
00000 2	06/03/16	070	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured 726(a)(2)>	3,150.18	3,150.18	0.00	3,150.18	3,150.18
00000 3	07/19/16	070	MIDLAND FUNDING LLC Midland Credit Management Inc agent Midland Funding LLC PO Box 2011 Warren, MI 48090 <7100-00 General Unsecured 726(a)(2)>	2,363.97	2,363.97	0.00	2,363.97	2,363.97

Claim #	Date	Pri	Claimant Proof/Category/Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
00000 1B		070	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317  <7300-00 Fines, Penalties 726(a)(4)>	5.31	5.31	0.00	5.31	5.31
00000 4B		070	Illinois Department of Revenue Bankruptcy Section PO Box 19035 Springfield, IL 62794-9035  <7300-00 Fines, Penalties 726(a)(4)>	53.16	53.16	0.00	53.16	53.16
00000 6		070	Hall-Jackson & Associates, PC 166 W. Washington Street Suite 275 Chicago, IL 60602  <7200-00 Tardy General Unsecured 726(a)(3)>	17,731.58	17,731.58	0.00	17,731.58	17,731.58
		070	BIANCA V. ANDERSON 2919 W 60TH ST CHICAGO, IL 60629  <8200-00 Surplus Funds Paid to Debtor>	0.00	10,264.42	0.00	10,264.42	10,264.42
<b>Total for Priority 070 100.00 % Paid</b>				<b>23,304.20</b>	<b>33,568.62</b>	<b>0.00</b>	<b>33,568.62</b>	<b>33,568.62</b>
<b>Total for Unsecured Claims</b>				<b>23,304.20</b>	<b>33,568.62</b>	<b>0.00</b>	<b>33,568.62</b>	<b>33,568.62</b>
<b>Interest Claims</b>								
00000 1Ai	05/25/16	070	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317  <5800-00 Claims of Governmental Units - 507(>	0.00	4.08	0.00	4.08	4.08
00000 4Ai	10/28/16	070	Illinois Department of Revenue Bankruptcy Section PO Box 19035 Springfield, IL 62794-9035  <5800-00 Claims of Governmental Units - 507(>	0.00	3.90	0.00	3.90	3.90
00000 2i	06/03/16	070	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083  <7100-00 General Unsecured 726(a)(2)>	0.00	24.06	0.00	24.06	24.06
00000 3i	07/19/16	070	MIDLAND FUNDING LLC Midland Credit Management Inc agent Midland Funding LLC PO Box 2011 Warren, MI 48090  <7100-00 General Unsecured 726(a)(2)>	0.00	18.06	0.00	18.06	18.06
00000 1Bi		070	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317  <7300-00 Fines, Penalties 726(a)(4)>	0.00	0.04	0.00	0.04	0.04
00000 4Bi		070	Illinois Department of Revenue Bankruptcy Section PO Box 19035 Springfield, IL 62794-9035  <7300-00 Fines, Penalties 726(a)(4)>	0.00	0.41	0.00	0.41	0.41

Claim #	Date	Pri	Claimant Proof/<Category>/Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
00000 6i		070	Hall-Jackson & Associates, PC 166 W. Washington Street Suite 275 Chicago, IL 60602  <7200-00 Tardy General Unsecured 726(a)(3)>	0.00	135.43	0.00	135.43	135.43
<b>Total for Priority 070 100.00 % Paid</b>				<b>0.00</b>	<b>185.98</b>	<b>0.00</b>	<b>185.98</b>	<b>185.98</b>
<b>Total for Interest Claims</b>				<b>0.00</b>	<b>185.98</b>	<b>0.00</b>	<b>185.98</b>	<b>185.98</b>
<b>Total for Case:</b>				<b>37,982.60</b>	<b>48,433.00</b>	<b>0.00</b>	<b>48,433.00</b>	<b>48,433.00</b>



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 16-16258

Case Name: ANDERSON, BIANCA V.

Trustee Name: R. SCOTT ALSTERDA

Balance on hand \$ 48,433.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: R. SCOTT ALSTERDA	\$ 5,048.36	\$ 0.00	\$ 5,048.36
Attorney for Trustee Fees: Nixon Peabody LLP	\$ 7,225.50	\$ 0.00	\$ 7,225.50
Attorney for Trustee Expenses: Nixon Peabody LLP	\$ 60.20	\$ 0.00	\$ 60.20
Accountant for Trustee Fees: Kutchins, Robbins & Diamond, Ltd.	\$ 1,300.50	\$ 0.00	\$ 1,300.50
Other: Illinois Department of Revenue	\$ 1,612.00	\$ 1,612.00	\$ 0.00
Other: United States Treasury	\$ 3,193.00	\$ 3,193.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 13,634.56

Remaining Balance \$ 34,798.44

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 1,043.84 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001A	Internal Revenue Service	\$ 533.68	\$ 0.00	\$ 533.68
000004A	Illinois Department of Revenue	\$ 510.16	\$ 0.00	\$ 510.16

Total to be paid to priority creditors \$ 1,043.84

Remaining Balance \$ 33,754.60

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 5,514.15 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Capital One Bank (USA), N.A.	\$ 3,150.18	\$ 0.00	\$ 3,150.18
000003	MIDLAND FUNDING LLC	\$ 2,363.97	\$ 0.00	\$ 2,363.97

Total to be paid to timely general unsecured creditors \$ 5,514.15

Remaining Balance \$ 28,240.45

Tardily filed claims of general (unsecured) creditors totaling \$ 17,731.58 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000006	Hall-Jackson & Associates, PC	\$ 17,731.58	\$ 0.00	\$ 17,731.58

Total to be paid to tardy general unsecured creditors \$ 17,731.58

Remaining Balance \$ 10,508.87

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 58.47 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 100.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001B	Internal Revenue Service	\$ 5.31	\$ 0.00	\$ 5.31
000004B	Illinois Department of Revenue	\$ 53.16	\$ 0.00	\$ 53.16

Total to be paid to subordinated unsecured creditors \$ 58.47

Remaining Balance \$ 10,450.40

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.5 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 185.98 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 10,264.42 .